



Home Economics

Answering your property questions

Q I live in a terraced house. Over the past year an obnoxious smell has been invading my kitchen and seeping into the living room and hallway whenever my neighbours are cooking.

I brought them in so they could experience it for themselves and they explained that they had a problem with their extractor fan and said they would stop using it. However, the problem persists and visitors comment on it. They say it's not that bad but the smell is terrible and it's souring our relationship with them. I've stopped inviting people to my home. I'm at my wits' end.

This is obviously very distressing for you but I'm afraid I don't have an easy solution. I contacted both the Environmental Protection Agency and the Environment division of Dublin City Council.

The former told me they only deal with odour pollution relating to commercial facilities (e.g. dumps etc), whereas the council said it is not an issue for them, but rather "a private matter between two house-holders".

Were it pollution of another type, e.g. noise or smoke, it would clearly be possible to get evidential proof. With odours, this is more difficult.

However, I do think that asking visitors to put in writing their experience may give you documentation to start with.

Also, noting the events (times, dates etc) might help to narrow down the incidences and point to a direct cause.

There may be solutions in insulation which won't be cheap but I think it's definitely worth getting in a surveyor to assess why and how the pollution is occurring.

It could end up being something as simple as a cavity in your wall which can be fixed. Try the Chartered Surveyors of Ireland (www.scsi.ie) for advice.

Your neighbours have shown a willingness to listen, at least up to now. Once you gather facts (rather than complaints) they may meet you halfway.



Broken extractor fan is causing bad smell next door

Q My girlfriend and I are hoping to buy our first home but the lending restrictions introduced earlier in the year were a bit of a setback for us. We really want to purchase in the next 6-10 months so we are hoping we might be able to secure a bank exemption on the mortgage lending limits. Can you advise if there any way of doing this?

Banks are allowed work outside the deposit limits (10pc of the first €220,000 and 20pc thereafter) and income limits (3.5 times income) in 15pc of cases.

These are at their discretion, however, and you'll be in a big queue. **Ken Murray** of the **Association of Expert Mortgage Advisers** says: "Generally speaking, the case must be watertight to get an exemption as they are really like gold dust at this point."

Now more than ever, a good credit rating and strong savings history are important. While there is no sure-fire way of squeezing

in under the rules, the banks will certainly fill their exemption quotas, so it is absolutely worth a shot. The key here is to bear in mind that you cannot get an exemption on both fronts, i.e. income and loan to value ratio. So you really need to look at this objectively and with some knowledge to ascertain the best course of action for you.

If you are looking for mortgage approval over the salary quota then you will need the necessary deposit. So a FTB buying for €300,000 will need a deposit of €38,000. Therefore if their incomes fall slightly short when using the 3.5 times multiple but they otherwise qualify under lender criteria, then they need to ensure they have the correct deposit — there is no way of getting around this.

I would always advise people take their time when preparing their mortgage application — you might be in a hurry to get approval but incomplete applications will just delay the process even further.

If you are looking to get an exemption then I would strongly recommend you talk to an expert to help you with your application.